



*Relationship beyond banking*

# Performance Analysis

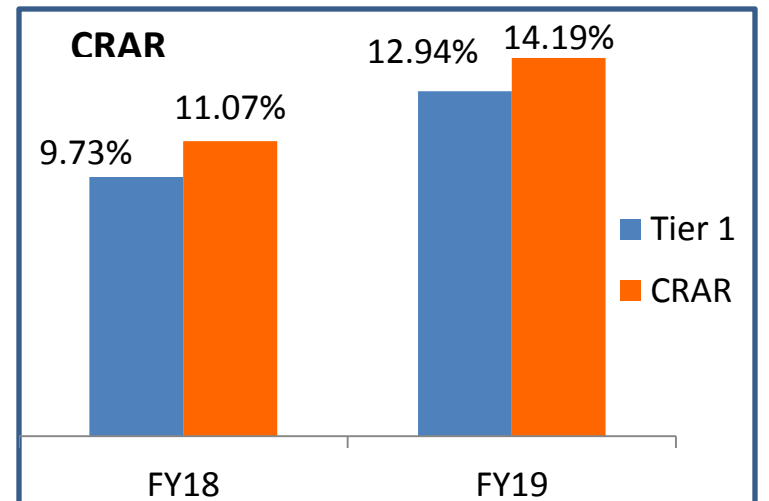
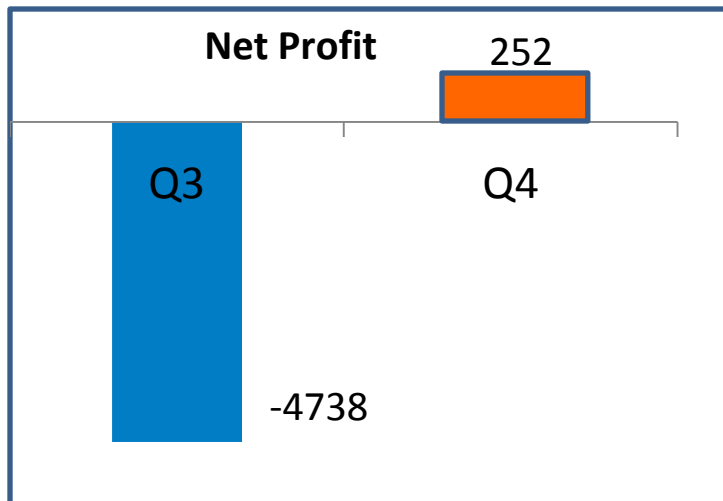
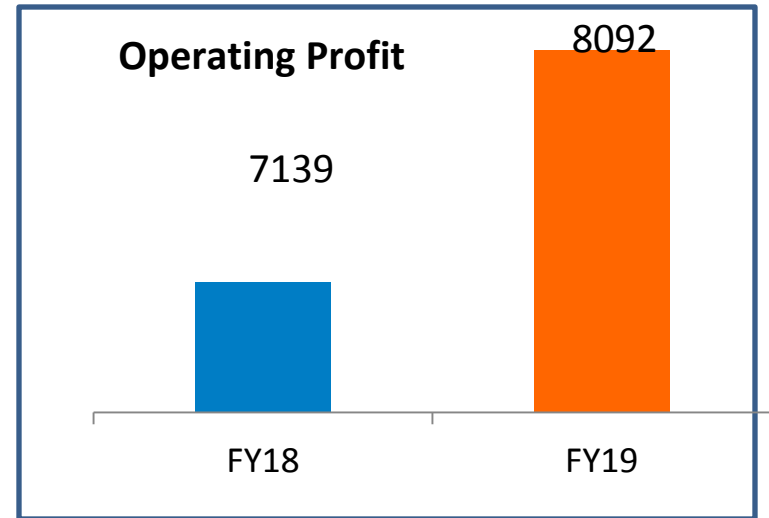
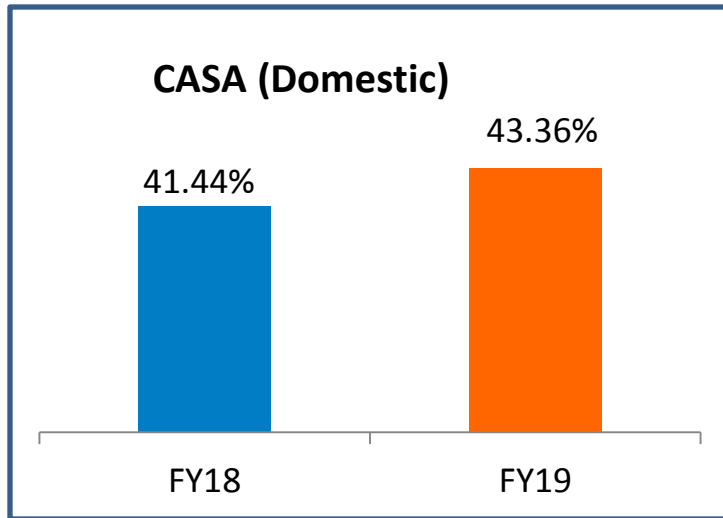
## Q4 : FY 2018-19



# PERFORMANCE AT A GLANCE - Business (Q-o-Q)

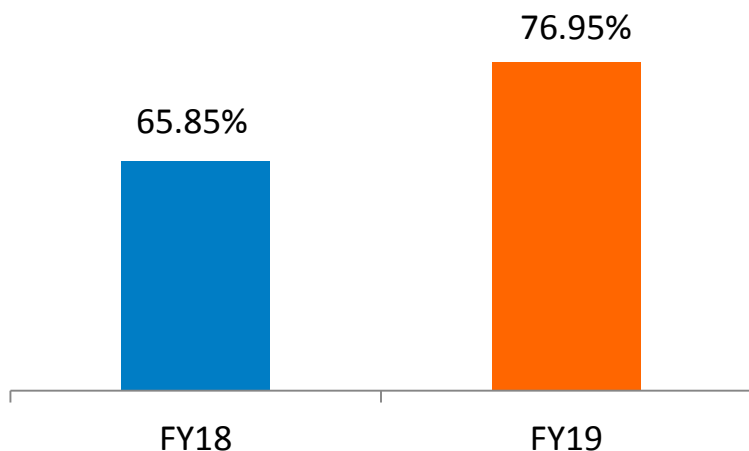
Business Mix (Deposits + Advances)	Mar 18	June 18	Sep18	Dec 18	Mar 19	Variation (%) over	
						Mar 18	Dec 18
<b>Global Business</b>	<b>896,850</b>	<b>878,351</b>	<b>888,320</b>	<b>887,931</b>	<b>903,723</b>	<b>0.77</b>	<b>1.78</b>
Domestic	714,712	702,130	720,241	725,264	749,920	4.93	3.40
Foreign	182,138	176,221	168,079	162,667	153,803	-15.56	-5.45
<b>Global Deposits</b>	<b>520,854</b>	<b>514,604</b>	<b>512,142</b>	<b>515,128</b>	<b>520,862</b>	<b>0.002</b>	<b>1.11</b>
Domestic	421,211	410,442	413,921	413,449	421,783	0.14	2.02
Foreign	99,643	104,162	98,221	101,679	99,079	-0.57	-2.56
<b>Global Advances (Gross )</b>	<b>375,995</b>	<b>363,747</b>	<b>376,178</b>	<b>372,803</b>	<b>382,860</b>	<b>1.83</b>	<b>2.70</b>
Domestic	293,500	291,688	306,320	311,815	328,137	11.80	5.23
Foreign	82,495	72,059	69,858	60,988	54,723	-33.67	-10.27

# Performance Highlights

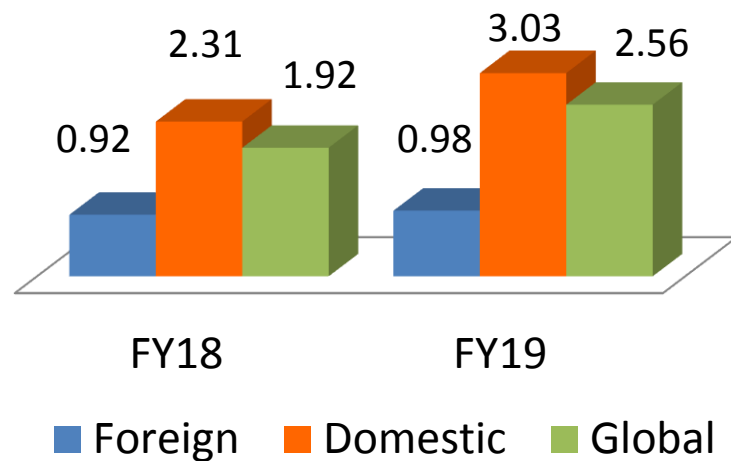


# Performance Highlights(Cont.)

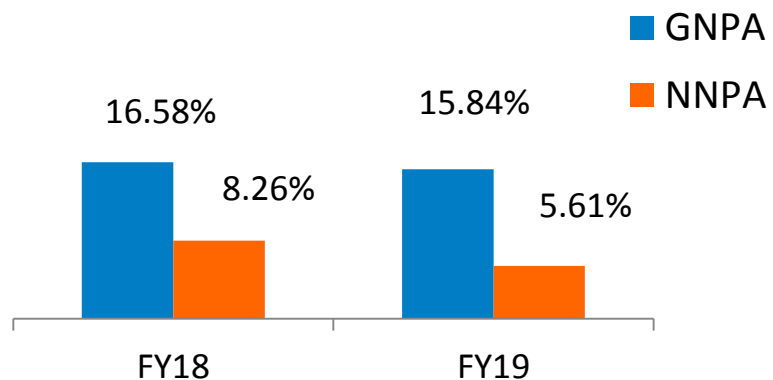
## Provision Coverage Ratio



## Net Interest Margin

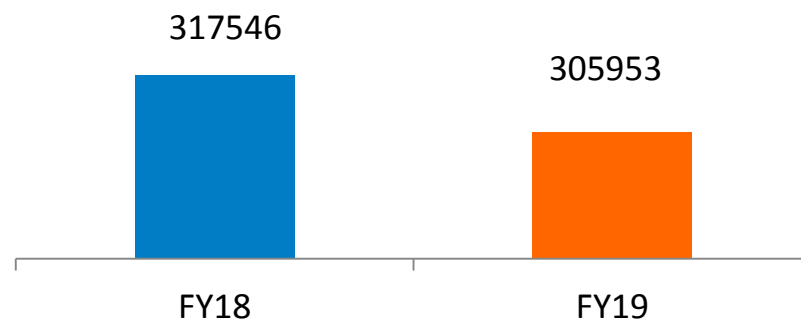


## NPA Ratio

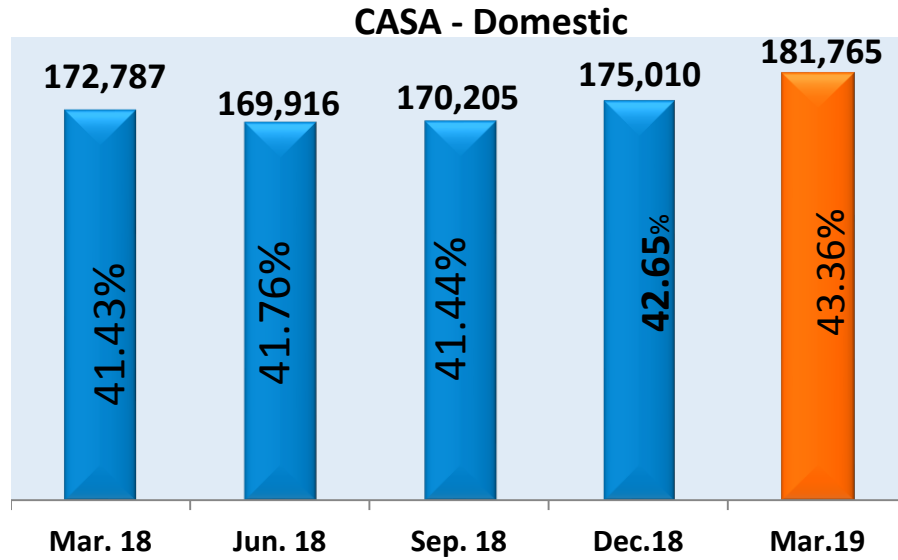


## Credit Quality (RWA)

(Rs in crore)

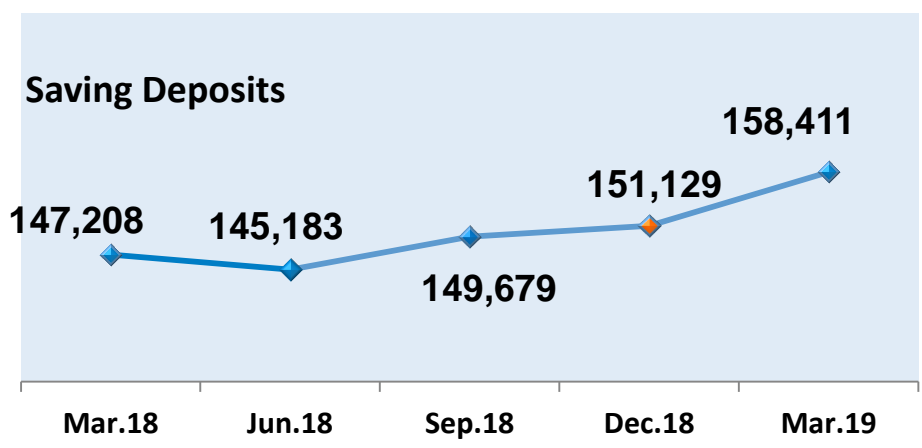
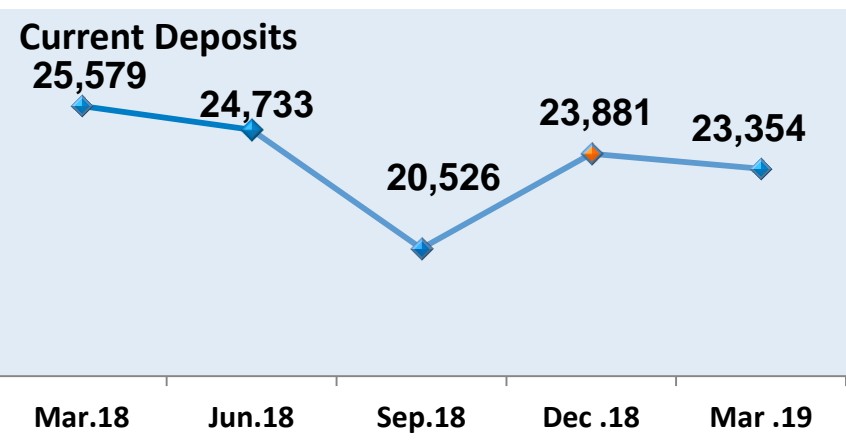


# CASA Profile - Domestic



(₹. in Crore)

<b>CASA Ratio:</b> 43.36%	<b>CASA Y-o-Y Growth:</b> 5.20 %
<b>Current Deposit Y-o-Y Growth:</b> -8.70 %	<b>Savings Deposit Y-o-Y Growth:</b> 7.61%



# Key Sectors – Domestic Credit

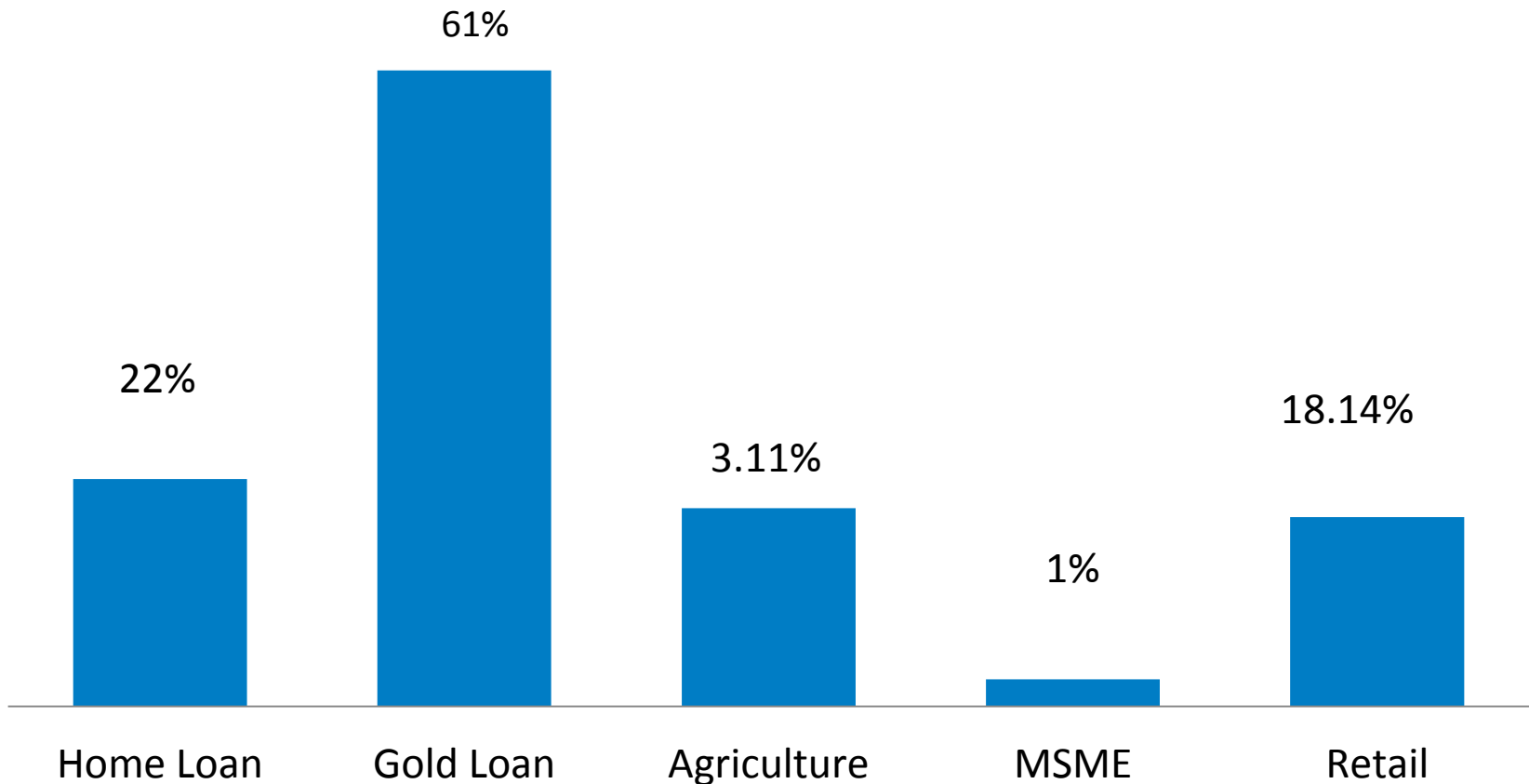
Industry	Mar 16	Mar 17	Mar 18	June 18	Sep 18	Dec 18	Mar 19	Y-O-Y Growth %	% to Domestic credit	
									Mar 18	Mar 19
Agriculture*	45,080	47,010	48,822	48,458	49,295	49,698	50,338	3.11	16.63	15.34
MSME	49,190	51,086	54,285	52,241	53,150	53,220	54,595	0.57	18.50	16.64
Retail	37,777	41,793	47,817	49,088	50,654	53,524	56,492	18.14	16.29	17.22
<b>RAM</b>	<b>132,047</b>	<b>139,889</b>	<b>150,924</b>	<b>149,787</b>	<b>153,099</b>	<b>156,442</b>	<b>161,425</b>	<b>6.96</b>	<b>51.42</b>	<b>49.19</b>
Corporate & Others	126,540	134,330	117,250	119,487	129,003	128,759	138,797	18.38	39.95	42.30
Govt & Govt Guaranteed Advance	9,992	11,506	25,326	22,414	24,218	26,614	27,915	10.22	8.63	8.51
<b>Total</b>	<b>268,579</b>	<b>285,725</b>	<b>293,500</b>	<b>291,688</b>	<b>306,320</b>	<b>311,815</b>	<b>328,137</b>	<b>11.80</b>	<b>100</b>	<b>100</b>

(₹ in Crore)

Particulars	Mar 18	June 18	Sep 18	Dec 18	Mar 19	Y-O-Y Growth %	% to Retail Credit	
							Mar 18	Mar19
Home	26,616	27,709	28,997	31364	32417	21.80	55.66	57.38
Mortgage	6,963	6,843	6,858	6884	6947	-0.23	14.56	12.30
Auto	4,476	4,624	4,750	5003	5089	13.70	9.36	9.01
Education	3,341	3,343	3,371	3333	3257	-2.51	6.99	5.77
Personal	1,589	1,620	1,640	1656	1681	5.79	3.32	2.98
Others	4,832	4,949	5,038	5284	7101	46.96	10.11	12.57
<b>Total</b>	<b>47,817</b>	<b>49,088</b>	<b>50,654</b>	<b>53524</b>	<b>56492</b>	<b>18.14</b>	<b>100.00</b>	<b>100.00</b>

# Our Differentiated Focus Yielding Results

## Credit Growth In Select Products as on 31.03.2019 (Y-o-Y)





# Domestic Credit – Industry-wise

Particulars	Mar 18	June 18	Sep 18	Dec 18	Mar 19	% to Domestic Advances
Infrastructure	47,232	50,119	51,266	51,815	51,045	15.56
Basic Metal & Metal products	15,820	13,816	14,838	13,210	13,882	4.23
Textiles	9,749	9,609	9,225	8,596	8,341	2.54
Gems & Jewellery	5,610	5,714	5,576	5,342	4,906	1.50
Chemicals & Chemical products	5,789	6,428	7,112	5,887	6,686	2.04
Vehicles, vehicle parts & Transport equipment	3,785	3,110	3,172	3,546	3,066	0.93
Rubber, Plastic & their products	2,348	2,062	2,138	2,110	2,022	0.62
Construction	2,237	2,199	3,687	3,684	4,969	1.51
Other Industries	30,787	28,100	19,500	28,087	28,196	8.59
<b>Total</b>	<b>123,357</b>	<b>121,157</b>	<b>126,004</b>	<b>122,277</b>	<b>123,113</b>	<b>37.52</b>

# Priority Sector Advances

Industry	Mar 18	June 18	Sep 18	Dec 18	Mar 19	Y-O-Y Growth %	% to ANBC
Agriculture*	51,938	50,801	51,400	52,546	57327	10.38	18.86
Out of which, S&MF	23,858	23,868	24,729	25,177	28,467	19.32	9.37
MSME	51,678	49,244	50,195	50,404	51,871	0.37	
Out of which, Micro	24,051	23,115	23,709	23,768	26,152	8.73	8.60
Housing Loan	13,690	14,112	14,584	16,635	17,038	24.46	
Educational Loan	3,226	3,185	3,224	3,202	31,40	-2.65	
Others	1,159	1,127	1,066	1,153	11,47	-1.04	
<b>Total Priority Sector Advances \$</b>	<b>121,691</b>	<b>118,469</b>	<b>120,469</b>	<b>123,940</b>	<b>130,524</b>	<b>7.26</b>	<b>42.94</b>

❖ \*Growth excluding RIDF/IBPC in Total Priority Sector.

❖ Outstanding under RIDF is Rs.5933 Crore.

ANBC Rs.303957 Crore as of 31.03.2019.

# Advances - Infrastructure Sectors

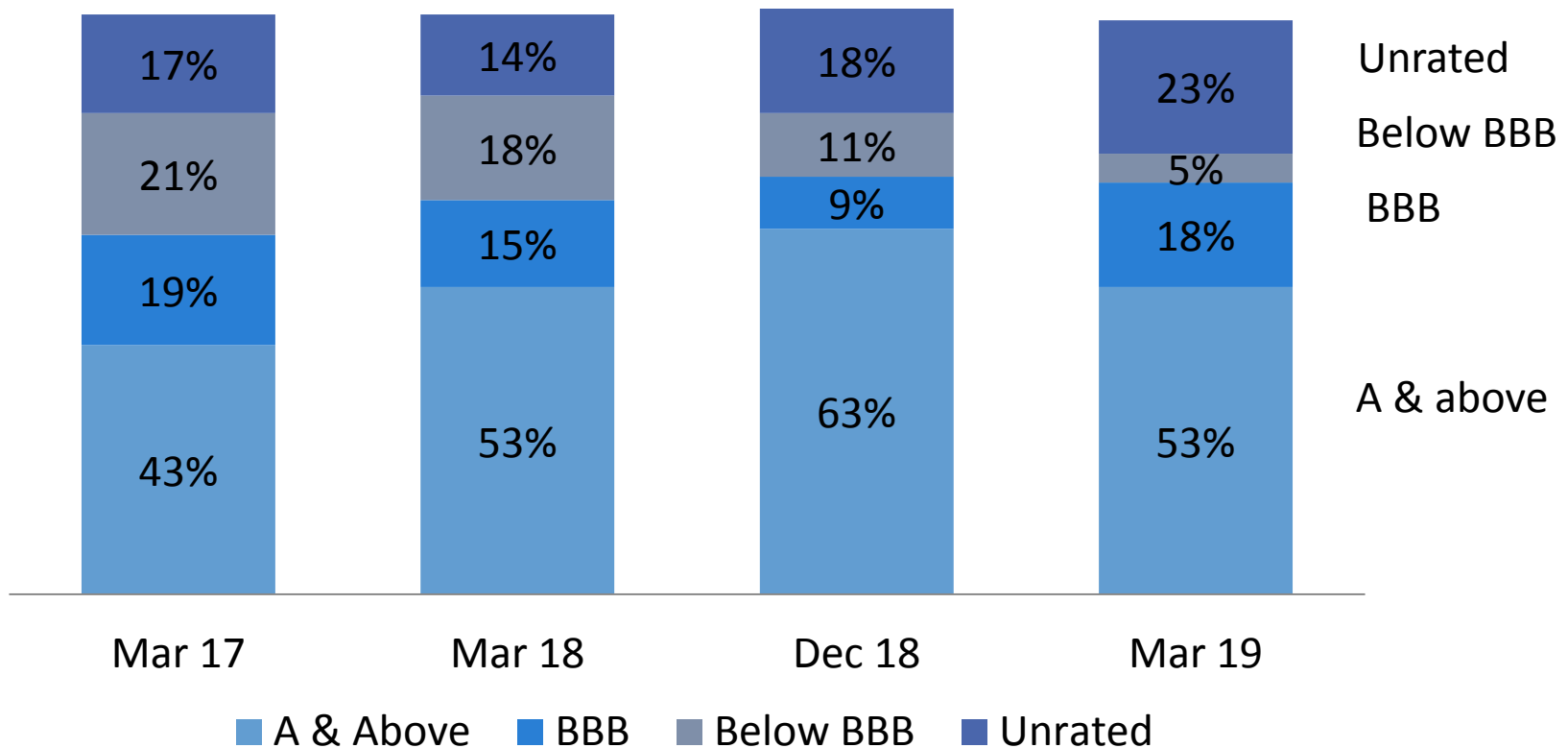
(₹. in Crore)

Particulars	Mar 18	June 18	Sep. 18	Dec. 18	Mar 19	Y-O-Y (%)
<b>Power</b>	<b>30,826</b>	<b>33,985</b>	<b>33,804</b>	<b>34,573</b>	<b>33867</b>	<b>9.87</b>
<i>a) SEBs*</i>	11,752	14,228	13,074	13,988	12158	3.45
<i>b) Others</i>	19,074	19,757	20,730	20,585	21709	13.81
<b>Roads and Ports</b>	<b>11,114</b>	<b>11,270</b>	<b>11,278</b>	<b>11,965</b>	<b>11944</b>	<b>7.47</b>
<b>Telecom</b>	<b>649</b>	<b>640</b>	<b>462</b>	<b>489</b>	<b>488</b>	<b>-24.81</b>
<b>Other Infrastructure</b>	<b>5,692</b>	<b>5,272</b>	<b>5,722</b>	<b>5,755</b>	<b>4746</b>	<b>-16.62</b>
<b>Total</b>	<b>48,281</b>	<b>51,167</b>	<b>51,266</b>	<b>51,815</b>	<b>51045</b>	<b>5.72</b>

\*O/S in Distribution Companies & SEB includes outstanding in Bonds of Rs.936 Crore as on 31.03.2019.

\*O/S under Telecom excludes the outstanding under telecom Services with outstanding of Rs.2773 Crore as on 31.03.2019.

# Improving Rating Profile



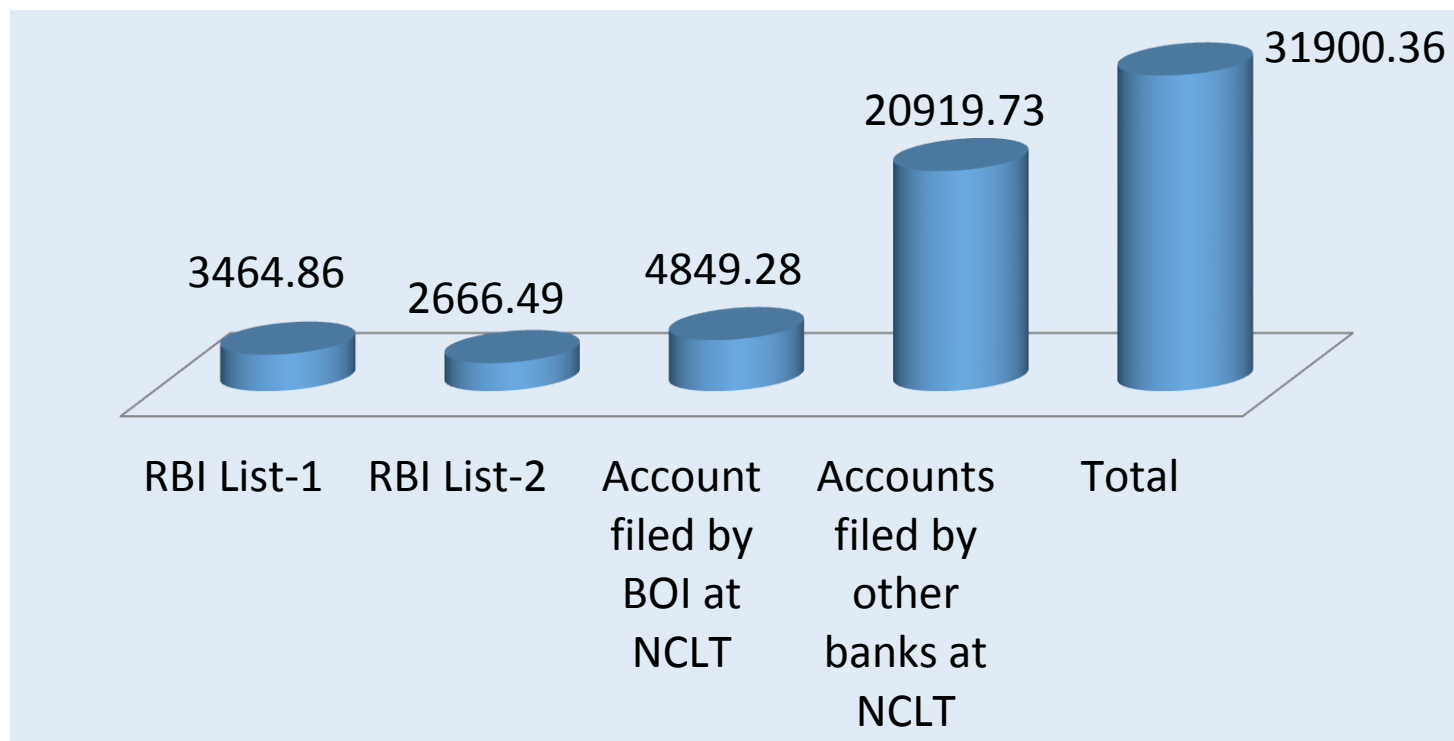
External Rating Distribution of Domestic Advances above 5 crore

# Sector wise breakup of Standard Restructured Advances

## - 31.03.2019

Sector	Mar-18		Mar-19	
	NO. OF ACCOUNT	AMOUNT	NO. OF ACCOUNT	AMOUNT
INFRA	21	2433	14	1447
INFRA-POWER	12	1,895	10	1248
INFRA-TELECOM	0	-	0	0
INFRA-ROADS & PORTS	7	520	3	124
INFRA-OTHERS	2	18	1	75
AVIATION	1	2,088	1	3583
TEXTILES	6	33	7	12
ENGG	6	49	5	68
SUGAR	7	233	3	43
PHARMA	3	84	1	10
STEEL	5	142	4	135
CEMENT	4	201	6	192
SERVICES	7	76	6	58
HOTELS	10	102	11	107
OTHER METAL	3	22	2	3
AGRICULTURE	10	28	14	45
AUTOMOBILES	3	23	2	7
SERVICE-TRANSPORT RELATED	4	12	6	71
OTHERS	52491	1983	60848	2275
Standard Restructured Advances (Domestic)	<b>52581</b>	<b>7509</b>	<b>60930</b>	<b>8056</b>
Standard Restructured Advances (Overseas)	<b>3</b>	<b>121</b>	<b>3</b>	<b>96</b>
<b>Standard Restructured Advances (Total)</b>	<b>52584</b>	<b>7630</b>	<b>60933</b>	<b>8152</b>

# NCLT ACCOUNTS As on 31.03.2019



■ Exposure in INR crore

- Recovery in RBI List -1 list account during 2018-19 is 1799.79 Crore.
- Resolution of NCLT accounts to lead to lower GNPA's.
- Provision coverage ratio is 100%.

# Asset Quality – Sequential

(₹. in Crore)

Item	Mar 18	June 18	Sep 18	Dec 18	Mar 19
Gross NPA	62,328	60,604	61,561	60,798	60,661
Net NPA	28,207	27,932	25,994	19,438	19,119
Gross NPA %	16.58	16.66	16.36	16.31	15.84
Net NPA %	8.26	8.45	7.64	5.87	5.61
<b>Provision Coverage Ratio %</b>	<b>65.85</b>	<b>66.67</b>	<b>69.12</b>	<b>76.76</b>	<b>76.95</b>

# Movement of NPA –(Q-o-Q)

(₹. in Crore)

Item	Mar 2018 Q4	June 2018 Q1	Sep 2018 Q2	Dec 2018 Q3	Mar 2019 Q4
<b>Opening Balance</b>	<b>64,249</b>	<b>62328</b>	<b>60604</b>	<b>61,561</b>	<b>60798</b>
<b>Less :</b>					
Recovery	11,417	2,699	963	2,353	1,982
Upgradation	1,539	1,774	1,735	171	477
Write Off	1938	3922	161	2,554	780
<b>Total reduction</b>	<b>14,894</b>	<b>8,395</b>	<b>2,859</b>	<b>5,078</b>	<b>3,239</b>
<b>Slippages</b>	<b>12973</b>	<b>6671</b>	<b>3816</b>	<b>4,315</b>	<b>3,102</b>
<b>Closing Balance</b>	<b>62,328</b>	<b>60,604</b>	<b>61,561</b>	<b>60,798</b>	<b>60,661</b>



# Movement of NPA

(₹. in Crore)

Item	FY2018	FY2019
<b>Opening Balance</b>	<b>52044</b>	<b>62328</b>
<b>Less :</b>		
Recovery	4039	7997
Upgradation	2212	4157
Write Off	9044	7417
<b>Total reduction</b>	<b>15296</b>	<b>19571</b>
<b>Slippages</b>	<b>25580</b>	<b>17904</b>
<b>Closing Balance</b>	<b>62,328</b>	<b>60,661</b>

# Break up of Gross NPA

Particulars	Mar 18	June 18	Sep 18	Dec 18	Mar 19	%age to Domestic Credit	
						Mar 18	Mar 19
<b>Large Corporate</b>	26,112	23,275	32,005	31,981	32097	8.90	9.78
<b>Mid Corporate</b>	9,848	9,067	*---	*---	*---	3.36	*---
<b>MSME</b>	8,422	8,859	9,127	9,226	9023	2.87	2.75
<b>AGRICULTURE</b>	5,476	6,557	7,392	7816	8368	1.87	2.55
<b>RETAIL</b>	1,228	2,018	1,814	1,722	1679	0.42	0.51
<b>TOTAL (Domestic)</b>	<b>51,086</b>	<b>49,776</b>	<b>50,338</b>	<b>50,745</b>	<b>51167</b>	<b>17.41</b>	<b>15.59</b>
<b>Total (Overseas)</b>	<b>11,242</b>	<b>10,828</b>	<b>11,223</b>	<b>10,053</b>	<b>9494</b>	<b>13.63</b>	<b>17.35</b>
<b>Total (Global)</b>	<b>62,328</b>	<b>60,604</b>	<b>61,561</b>	<b>60,798</b>	<b>60661</b>	<b>16.58</b>	<b>15.84</b>

\*As on date all the 31 Mid corporate branches have been merged/ converted with Large corporate /General Branches.

# Investments (Domestic)

	Mar 18			Mar 19		
Particulars	AFS	HTM	HFT	AFS	HTM	HFT
<b>1. SLR Investments</b>	<b>31,659</b>	<b>80,349</b>	<b>25</b>	<b>23,811</b>	<b>82,308</b>	<b>525</b>
Of Which:						
Government Securities	31,659	80,346	25	23811	82,308	525
Other Approved Securities	0	0	0	0	0	0
M Duration	4.44	---	---	2.65	---	5.58
<b>2. Non SLR Investments</b>	<b>14,631</b>	<b>9,019</b>	<b>0</b>	<b>15,234</b>	<b>23,668</b>	<b>2</b>
M Duration	4.00	---	---	2.93	---	0
<b>Total</b>	<b>46,290</b>	<b>89,365</b>	<b>25</b>	<b>39,045</b>	<b>105,976</b>	<b>527</b>

# Net Interest Income – (Quarter ended )

Particulars	Quarter ended					Variation (%) over	
	Mar 18	June 18	Sep 18	Dec 18	Mar 19	Mar 18	Dec 18
<b>Interest Income</b>	<b>9,347</b>	<b>10,013</b>	<b>9,770</b>	<b>10,171</b>	<b>10814</b>	<b>15.69</b>	<b>6.32</b>
a. From Advances	5,920	6,714	6,495	6,953	7089	19.75	1.96
b. From Investments	2,416	2,446	2,435	2,429	2662	10.18	9.59
c. From Money Market Operations & Others	1,011	853	840	789	1063	5.14	34.73
<b>Interest Expended</b>	<b>6,783</b>	<b>6,659</b>	<b>6,843</b>	<b>6,839</b>	<b>6770</b>	<b>-0.19</b>	<b>-1.01</b>
a. On Deposits	5,928	5,777	5,699	5,775	5739	-3.19	-0.62
b. On Borrowings	603	601	863	825	807	33.83	-2.18
c. Subordinated Bonds & Others	252	281	281	239	224	-11.11	-6.28
<b>Net Interest Income</b>	<b>2,564</b>	<b>3,354</b>	<b>2,927</b>	<b>3,332</b>	<b>4044</b>	<b>57.72</b>	<b>21.37</b>

# Non-Interest Income – (Quarter ended )

(₹. in Crore)

Particulars	Quarter ended					Variation (%) over	
	Mar 18	June 18	Sep 18	Dec 18	Mar 19	Mar 18	Dec 18
Commission, Exchange & Brokerage	377	265	278	322	378	0.27	17.39
Profit from Sale of Investments	(34)	(465)	(198)	71	148	-535.29	108.45
Profit from Exchange Transactions	456	365	373	325	246	-46.05	-24.31
Recovery In W/o accounts	170	208	282	262	218	28.24	-16.79
Other Non Interest Income	406	457	295	689	613	50.99	-11.03
<b>Total Non-Interest Income</b>	<b>1,375</b>	<b>830</b>	<b>1,030</b>	<b>1,669</b>	<b>1603</b>	<b>16.58</b>	<b>-3.95</b>

# Profitability - (Quarter ended )

Particulars	Quarter ended					Variation (%) over	
	Mar 18	June 18	Sep. 18	Dec 18	Mar 19	Mar 18	Dec 18
<b>1. Total Income</b>	<b>10,722</b>	<b>10,843</b>	<b>10800</b>	<b>11840</b>	<b>12417</b>	<b>15.81</b>	<b>4.87</b>
a. Interest Income	9,347	10,013	9770	10171	10814	15.69	6.32
b. Non Interest Income	1,375	830	1030	1669	1603	16.58	-3.95
<b>2. Total Expenditure</b>	<b>9,550</b>	<b>8,974</b>	<b>9153</b>	<b>9567</b>	<b>10114</b>	<b>5.91</b>	<b>5.72</b>
a. Interest expended	6,783	6,659	6843	6839	6770	-0.19	-1.01
b. Operating Expenses	2,767	2,315	2310	2728	3344	20.85	22.58
<b>3. Net Interest Income (NII)</b>	<b>2,564</b>	<b>3,354</b>	<b>2927</b>	<b>3332</b>	<b>4044</b>	<b>57.72</b>	<b>21.37</b>
<b>4. Operating Profit</b>	<b>1,172</b>	<b>1,869</b>	<b>1647</b>	<b>2273</b>	<b>2303</b>	<b>96.50</b>	<b>1.32</b>
<b>5. Net Profit / Loss</b>	<b>(3969)</b>	<b>95</b>	<b>(1156)</b>	<b>(4738)</b>	<b>252</b>		

# Provisions - (Quarter ended )

(₹. in Crore)

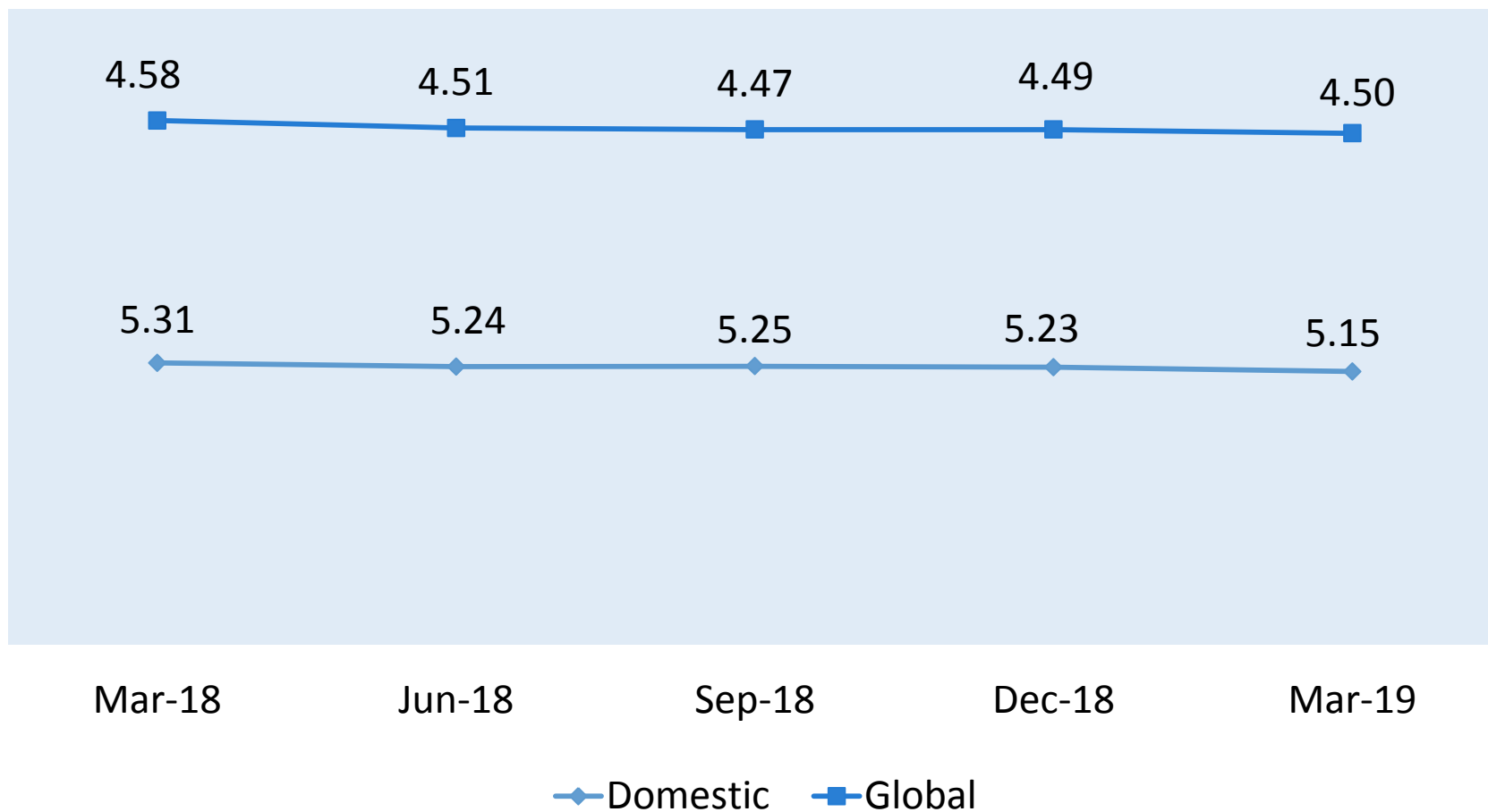
Particulars	Quarter ended				Mar 19
	Mar 18	June 18	Sep. 18	Dec 18	
<b>Operating Profit</b>	<b>1,172</b>	<b>1,869</b>	<b>1647</b>	<b>2273</b>	<b>2303</b>
<b>Provisions for</b>					
B&D	6,699	2,260	2828	9179	1503
Standard Assets	(470)	(37)	40	(114)	239
NPV / Others	93	(44)	(72)	(19)	(21)
Depreciation on Investment	351	385	547	(45)	176
<b>Total Provisions before Tax</b>	<b>6,673</b>	<b>2,564</b>	<b>3343</b>	<b>9001</b>	<b>1897</b>
Taxation	(1,532)	(790)	(540)	(1990)	154
<b>Net Profit /Loss</b>	<b>(3,969)</b>	<b>95</b>	<b>(1156)</b>	<b>(4738)</b>	<b>252</b>

# Financial Ratios - (Q-o-Q)

Particulars	Mar 18			Dec 18			Mar 19		
	Domestic	Foreign	Global	Domestic	Foreign	Global	Domestic	Foreign	Global
<b>Cost of Deposits</b>	5.31	1.69	4.58	5.23	1.45	4.49	5.15	1.65	4.50
<b>Yield on Advances</b>	7.95	2.93	6.74	9.33	3.63	8.31	9.36	4.33	8.63
<b>Yield on Investments</b>	7.28	5.62	7.21	7.34	6.04	7.28	7.92	6.06	7.83
<b>NIM</b>	1.92	0.88	1.65	3.02	0.99	2.55	3.38	1.18	2.93
<b>Cost to Income Ratio</b>	73.78	34.37	70.24	55.47	42.04	54.55	61.73	29.28	59.22
<b>Provision Coverage Ratio</b>	66.36	62.75	65.85	77.87	69.96	76.76	77.15	75.67	76.95
<b>Credit Cost</b>	8.93	4.06	7.74	12.78	2.22	10.94	0.89	6.81	1.79



# Cost of Deposits

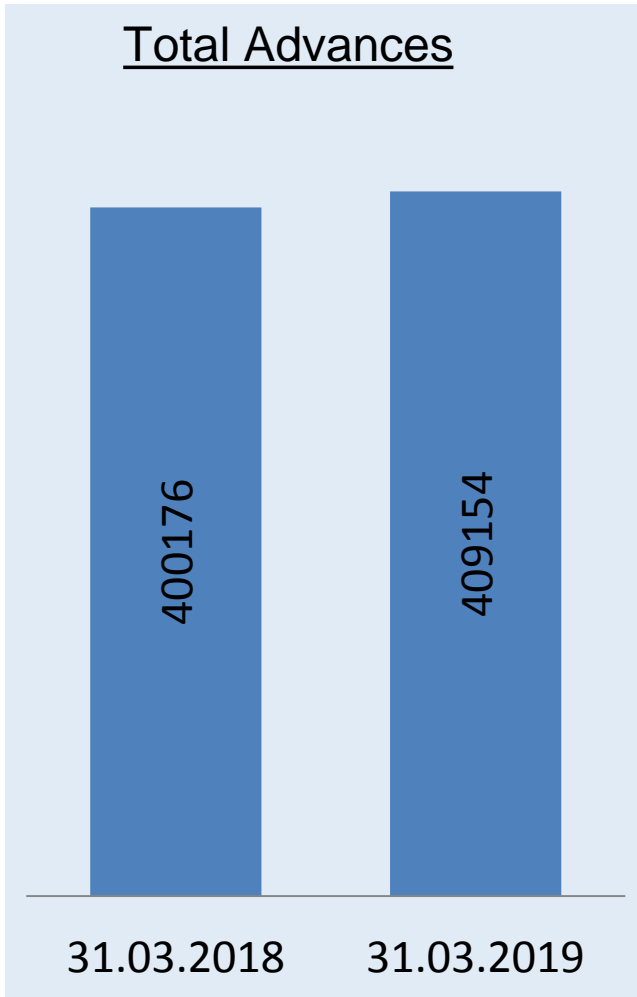


# Capital Adequacy – Basel-III

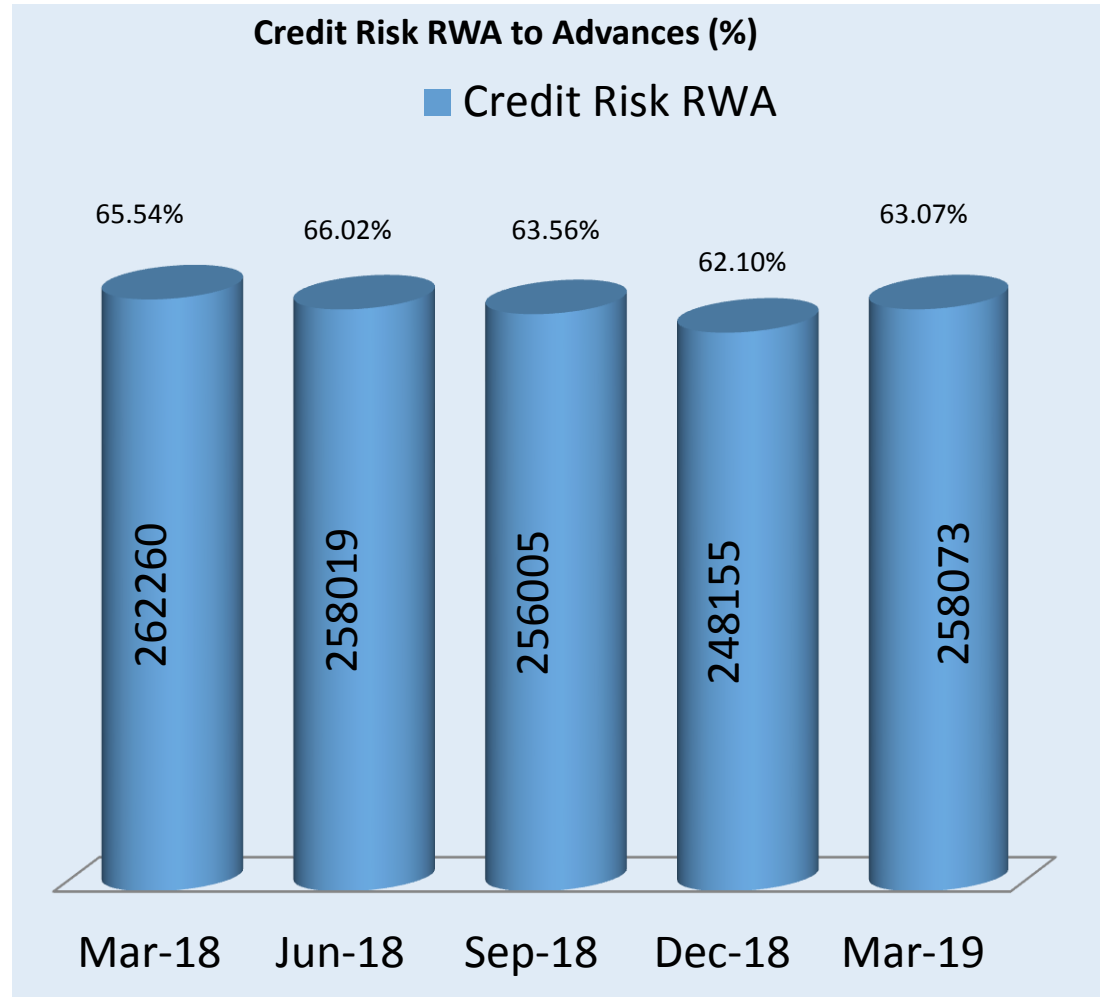
Particulars	Mar 18	Dec 18	Benchmark of CRAR (%) for Mar 19	Mar 19
<b>Capital Adequacy - Basel III</b>				
CET1 Capital	24,993	27,039		33683
Tier I Capital	30,898	27,444		33870
Tier II Capital	10,199	9,620		9534
<b>Total Capital(CRAR)</b>	<b>41,097</b>	<b>37,065</b>		<b>43404</b>
Total Assets	609575	611518		625223
Risk Weighted Assets	317546	297023		305953
CET1 (%) including CCB	7.87	9.10	7.375	11.01
Tier I (%)	9.73	9.24	7.00	11.07
Tier II (%)	3.21	3.23	2.00	3.12
<b>Capital Adequacy Basel III (%) including CCB</b>	<b>12.94</b>	<b>12.47</b>	<b>10.875</b>	<b>14.19</b>

# Capital Optimization

## Total Advances



## Credit Risk RWA to Advances (%)

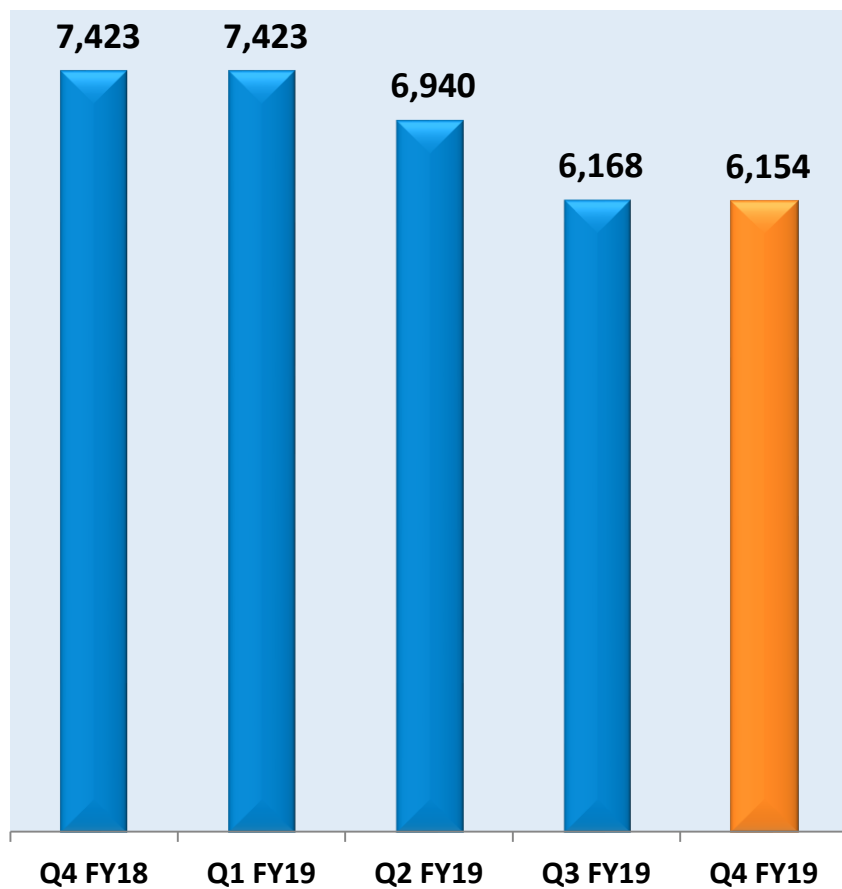


Particulars	Mar 18	June 18	Sep 18	Dec 18	Mar 19
Rural	2011	2011	2011	2011	1832
Semi-urban	1371	1371	1371	1371	1454
Urban	860	860	849	846	812
Metro	885	885	871	865	994
<b>Domestic Branches</b>	<b>5127</b>	<b>5127</b>	<b>5102</b>	<b>5093</b>	<b>5092</b>
<b>Overseas Branches</b>	<b>29</b>	<b>29</b>	<b>26</b>	<b>25</b>	<b>25</b>
<b>Total</b>	<b>5156</b>	<b>5156</b>	<b>5128</b>	<b>5118</b>	<b>5117</b>

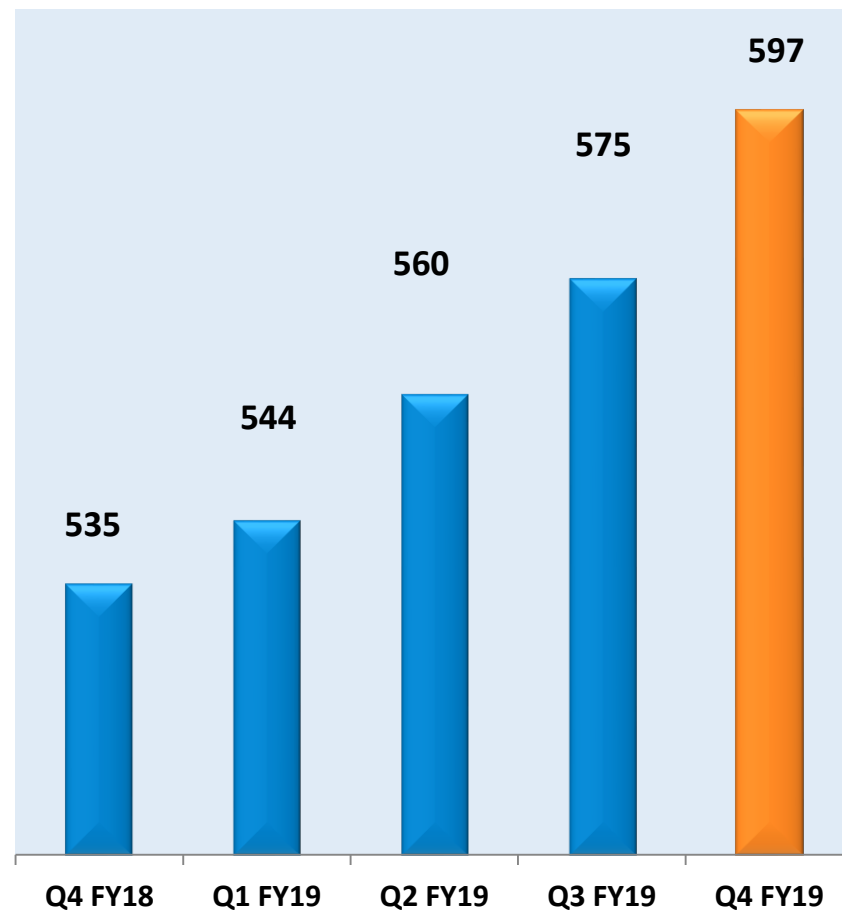
## Branches Rationalization during FY 2018-19

- As on date all the 31 Mid corporate branches have been merged with Large corporate /General Branches.
- 4 Overseas Branches and 2 representative offices have been rationalized.
- ATM's roll out in Q4 FY19 is 6154 against 6168 of Q3 FY19 and 7423 in Q4 FY18.

## ATM Roll-Out

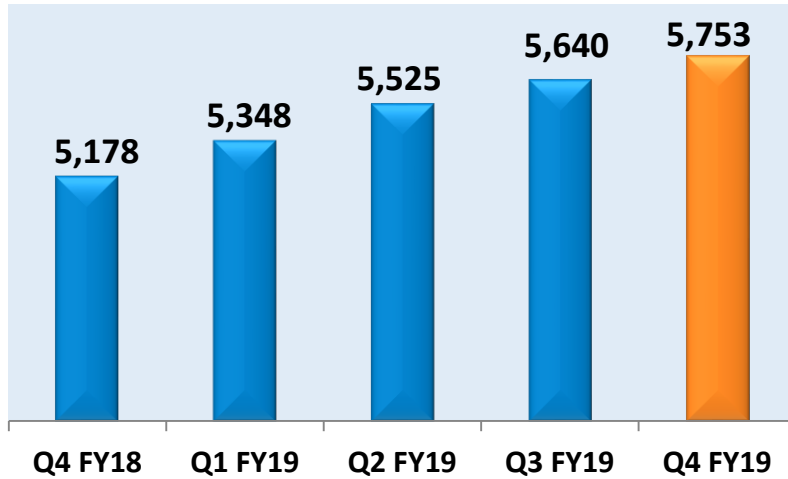


## Debit Card ( in Lakh)

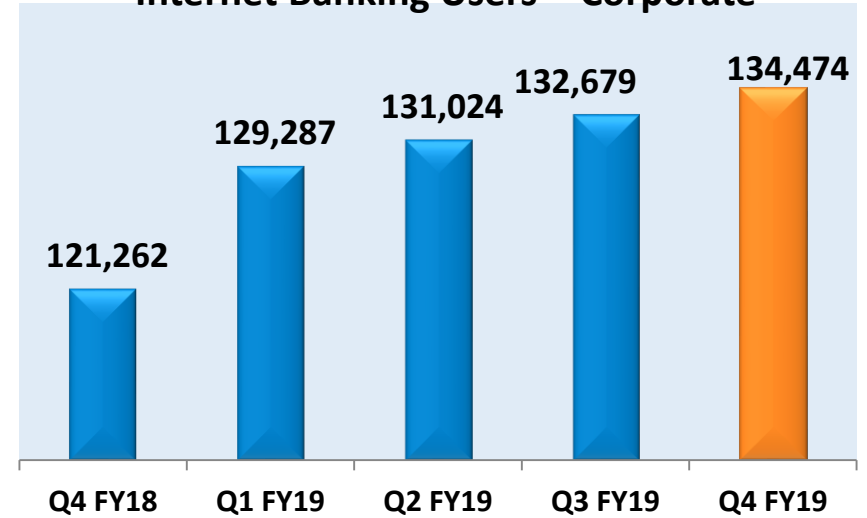


# Delivery Channels (cont'd)

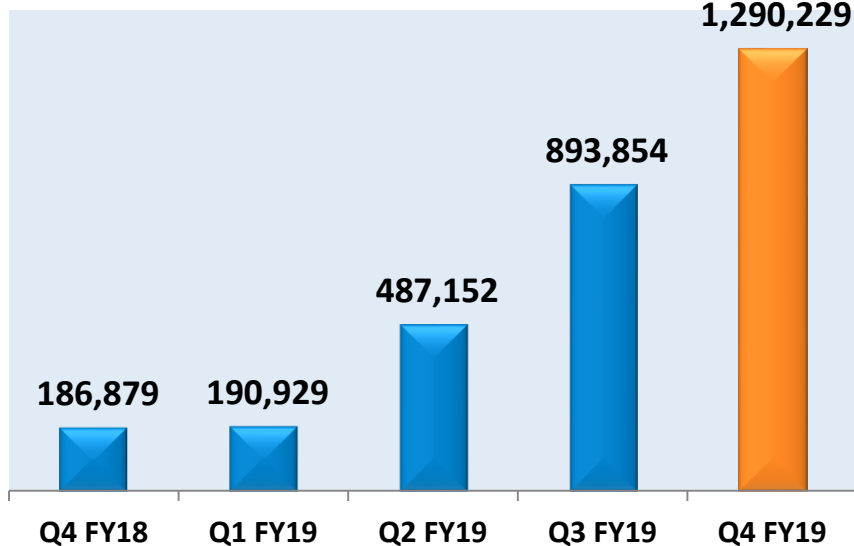
### Internet Banking Users - Retail ('000)



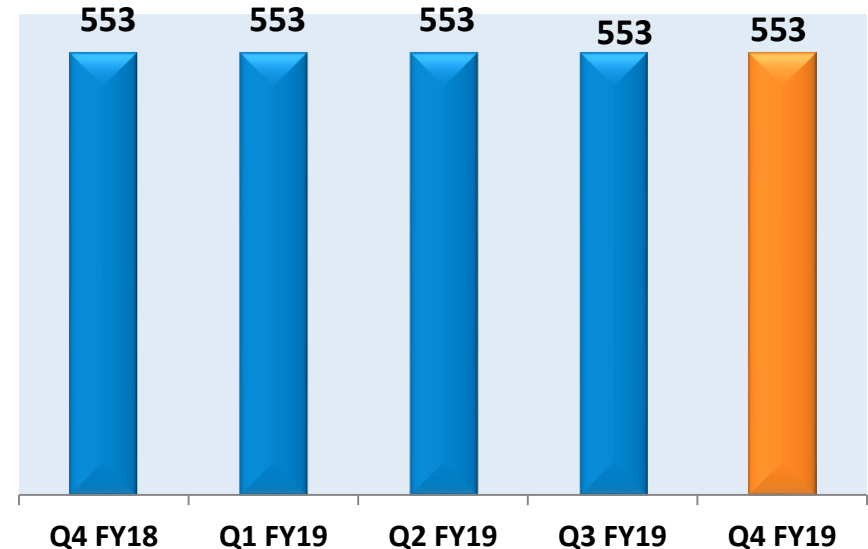
### Internet Banking Users - Corporate



### Mobile Banking Users



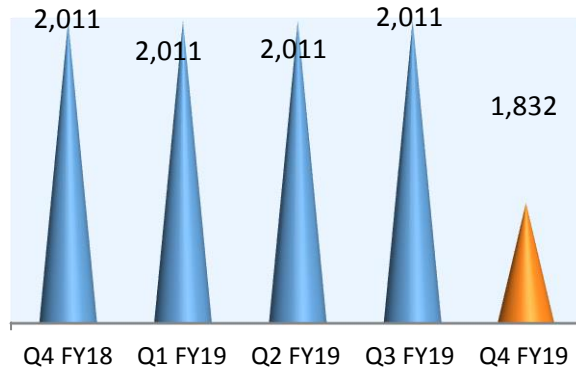
### e-Galleries



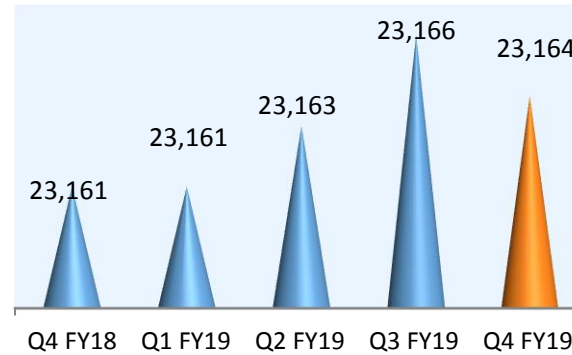
# Performance Under Financial Inclusion

Particulars	As on 31.03.2018		As on 30.09.2018		As on 31.12.2018		As on 31.03.2019	
	No. of Accts	Amt. (Rs. Cr.)	No. of Accts	Amt. (Rs. Cr.)	No. of Accts	Amt. (Rs. Cr.)	No. of Accts	Amt. (Rs. Cr.)
PMJDY (Lacs)	192.95	4,492.82	204.64	4,850.89	208.70	5149.75	216.99	5809.19
Zero Balance Accts (Lacs)	35.05	-	36.68	-	36.27	-	36.05	-
PMSBY (Lacs)	36.12	-	37.40	-	37.72	-	43.34	-
PMJJBY (Lacs)	13.60	-	14.11	-	14.26	-	16.31	-
APY (Lacs)	4.23	-	5.43	-	6.06	-	7.16	-
PMMY Shishu (Actual)	583,572	2,414.73	620,960	2,577.47	634009	2687.38	664393	2757.64
PMMY Kishor	311,020	5,479.91	367,755	7,198.93	403418	8393.12	451733	9153.36
PMMY Tarun	68,305	5,150.41	81,423	6,288.51	87452	7149.15	100841	7780.56
<b>PMMY Total</b>	<b>962,897</b>	<b>13,045.05</b>	<b>1,070,138</b>	<b>16,064.91</b>	<b>1124879</b>	<b>18229.65</b>	<b>1216967</b>	<b>19691.56</b>

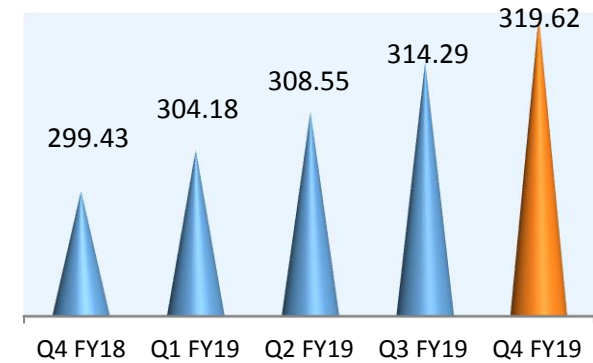
## Rural Branches



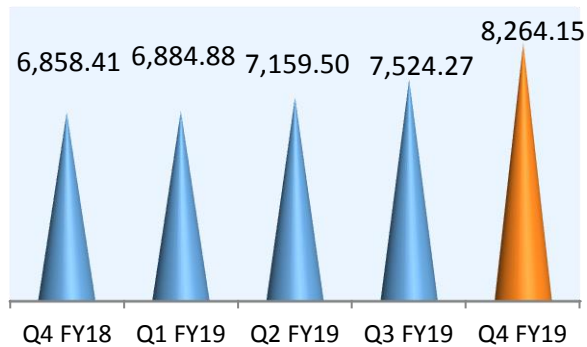
## Unbanked Villages Covered



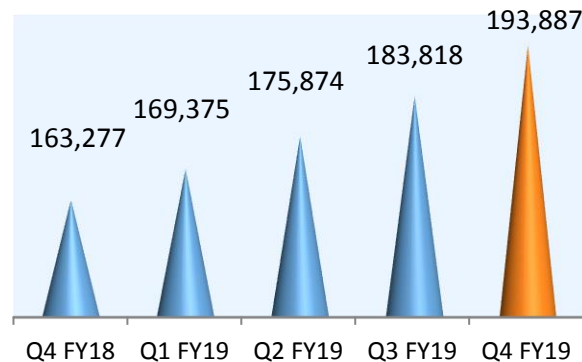
## Total BSBD ( NO Frill) Account (No in Lacs)



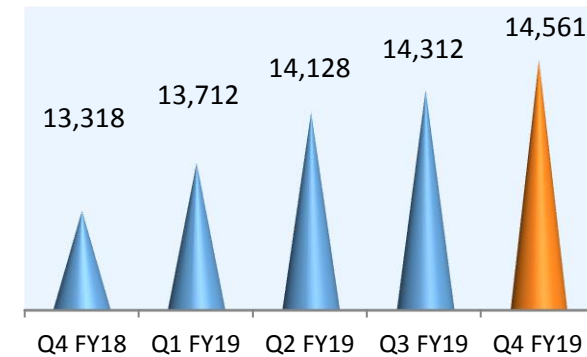
## Total Deposit mobilised in BSBD ( NO-Frill) Account (Amt. in Crores)



## RSETIs - No of Candidates Trained

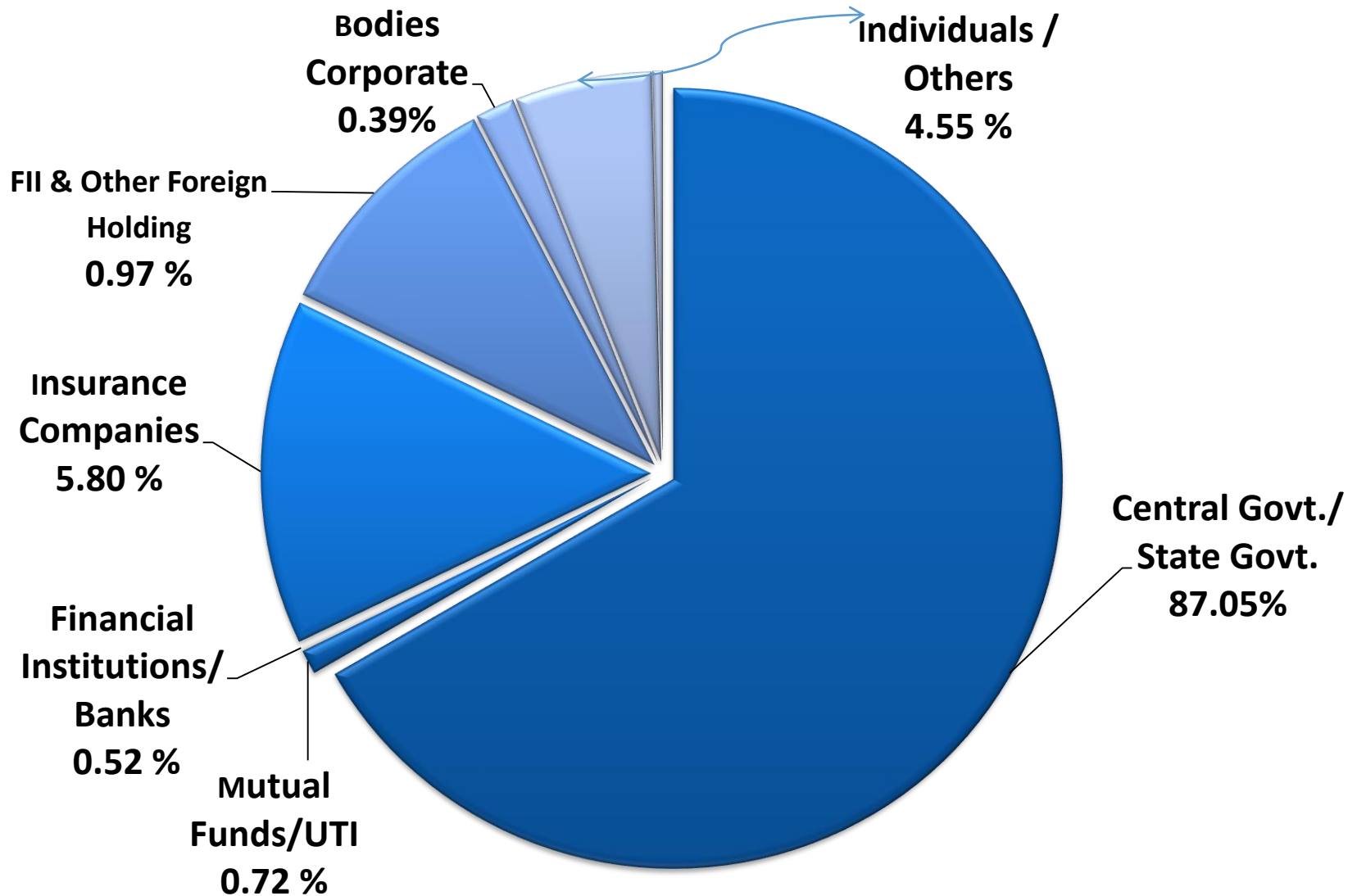


## FLCs-No of Outdoor activities undertaken











# Shareholding Pattern- 31.03.2019



- On boarded the **Contactless Platform** (psbloansin59minutes.com)
- Launched **GST based Financing** to MSME Borrowers.
- On boarded the **TReDS platform** (RXIL) to facilitate Invoice discounting facility for MSME borrowers.
- Opening of **new SMECCs** (Processing Cells) and SME focused branches at various locations.
- Increased focus on **Area based lending schemes**. Approved various new cluster schemes in the recent past.
- **Re-launching the Channel Finance Scheme** with aggressive pricing and relaxed norms through a digital platform.
- **Digitalizing the process of Credit underwriting** to improve the TAT and efficiency.
- Actively **participating in the Udyami Mitra Portal** - marketplace for new MSME loans.
- To further boost growth under **MUDRA** launched various **MUDRA centric schemes** like Star Weaver MUDRA Scheme, Star e Rickshaw Scheme etc.

- **Stressed Asset Management Vertical (SAMV)** created for faster resolution of Stressed assets/NPAs.
- **Mission Samadhan:** A non-discriminatory & non-discretionary OTS Scheme formulated for quick resolution of NPAs.
- **“War Room”** and **“Watch room”** formed in each Zone for Recovery, NPA reduction and credit monitoring/trigger management.
- **Focus on 600 Top NPA branches:** “Red out Road shows” organized to specially focus on Top 600 NPA branches for targeting upgradation/recovery/resolution.
- Proactive Credit Monitoring through **“Borrower Health Profile (BHP)”** with dedicated manpower.
- **Tech-driven Credit Monitoring System** for tracking of ‘Early Warning Signals’ under implementation.
- **“Enterprise wide Fraud Risk Management”** framework initiated for real-time fraud monitoring.

- Concept of **Area Managers** and **Star Prime** implemented for Business development, Recovery and re-activation of branches.
- **Centralised processing centres:** New 11 RBCs and 28 new SME City Centres opened and separate Gold Loan cells formed in all Zones within the existing infrastructure to increase RAM business.
- **Digi Branches:** 255 Select Branches converted to Digi Branches for meeting the demands of Next Gen Customers.
- **Star Mahashakti-** Up gradation of IT platform from FINACLE 7 to FINACLE 10.
- Focus on **Digitisation** and Alternate Delivery Channels.
- **Rationalisation** of Domestic/overseas branches and ATMs being undertaken to reduce the Operational Cost.

-  Bank of India ranked as the **2<sup>nd</sup> Most Trusted Brand** among the PSU Bank category in 2018 declared by Economic Times.
-  Bank has been conferred **Second Position** among PSU Banks for performance under Sukanya Samriddhi by the National Savings Institute (Ministry of Finance) for the year 2017-18.
-  Bank of India awarded as **“Best Performer in Currency Derivative Segment”** amongst all Banks’ Category by BSE for FY 2017-18.
-  **“India’s Top Organisation with Innovative HR Practices”** award in PSUs by the Asia Pacific HRM Congress for 2017-18.
-  Bank of India awarded **APY- Makers of Excellence Award** by PFRDA for enrolment in APY in November,2018.
-  Bank has won **Infosys Finacle Clients Innovation Award 2019**.

THANK YOU!